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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|---|-------------|--------------------------|----------------------------|------------------|
| 09/870,277 | 05/30/2001 | Carsten Thormod Pedersen | P 282898 2980651US/HS/H | 7410 |
| 909 | 7590 | 10/20/2004 | EXAMINER | |
| PILLSBURY WINTHROP, LLP P.O. BOX 10500 MCLEAN, VA 22102 | | | KARMIS, STEFANOS | |
| | | | ART UNIT | PAPER NUMBER |
| | | | 3624 | |

DATE MAILED: 10/20/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

| | | |
|------------------------------|----------------------------|-------------------------------|
| Office Action Summary | Application No. | Applicant(s) |
| | 09/870,277 | PEDERSEN ET AL. <i>Mly</i> |
| | Examiner Stefano Karmis | Art Unit 3624 |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 07 July 2004.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-14 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-14 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____ | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This communication is in response to Applicant's amendment filed 07 July 2004.

Status of Claims

2. Claims 1-5 and 12 are currently amended. Claims 6-11 and 13-14 are left as originally filed. There fore claims 1-14 are under prosecution in this application.

Summary of this Office Action

3. Applicant's arguments filed 07 July 2004 have been fully considered but they are not persuasive and are discussed in the next section below. Therefore, claims 1-14 remain rejected as stated in the previous office action, mailed 07 April 2004 and Applicant's request for allowance is respectfully denied.

Response to Arguments

4. Independent claims 1-2 and 5-13 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Martin et al. (hereinafter Martin) U.S. Patent 5,909,485 as stated in the previous office action mailed 07 April 2004.

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5. Regarding claim 1, Applicant contests that Martin fails to teach *maintaining information indicating the type of a last voucher used*. The Examiner respectfully disagrees, Martin teaches a hardware and software means that enable registration of a monetary payment in advance (column 4, lines 14-16 and column 4, lines 60-67). Therefore by registering the monetary payment, a record of the last used voucher for payment is in fact maintained on the server.

Further, Applicant suggests that Martin fails to teach *selecting the way of updating the credit on the basis of the type of the last used voucher and on the basis of the type of the second voucher*. However, Martin teaches payment by electronic funds in which a secret code must be created to transfer the funds. Based on that created secret code, the next electronic funds payment requires referencing the secret code established with the previous voucher to perform electronic fund transfers with the present voucher (column 7, line 34 thru column 8, line 4).

Continuing, Applicant states that Martin only discloses different payment options, but only one voucher type, and clearly distinguishes between a voucher and a payment type. Barron's Dictionary of Business Terms, third edition defines a voucher to be a document that acknowledges a liability and provides authorization to pay the debt. The Examiner believes that both the cheque payment method and bank payment method taught by Martin conform to this definition (column 5, lines 5-36). Also however, Martin does teach providing at least two vouchers in the electronic funds transfer method alone. Martin teaches vouchers are in bands of 100 francs and limited to a maximum amount of 300 francs for example (column 4, lines 60-67). Therefore a band of 100 francs is a separate voucher from a band of 200 francs or 300 francs.

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Applicant is reminded that claims must be interpreted as broadly as their terms reasonably allow
In re Zletz, 13 USPQ2d 1320, 1322 (Fed. Cir. 1989).

Regarding claim 8, Applicant suggests that Martin fails to teach *detecting a possible change of voucher type when the credit is updated; and, in response to said detection, to apply a second method to update the credit.* Martin clearly teaches this limitation by first processing steps for electronic funds and later inviting the user to choose a second method of payment by bank card and applying the payment in the second form (column 7, line 34 thru column 8, line 4).

6. Independent claim 12 recites similar features to those recited by claim 1 and therefore follows the same reasoning discussed above. Claims 9-11 are dependent from claim 8 and therefore stand rejected with claim 8 mentioned above. Claims 3-4 and 14 are dependent from claim 1 or 12 and therefore stand rejected as mentioned above and in the previous office action.

Conclusion

7. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

8. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (703) 305-8130. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Respectfully Submitted
Stefano Karmis
06 October 2004



VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600